#### Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 1 of 78

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	Chapter 11	
	Chapter 12	Check if this is an
	✓ Chapter 13	amended filing

#### Official Form 101

#### Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
· Your full name	Lanadia	
	First name	First name
Write the name that is on		
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Smith	
license or passport	Last name	Last name
Bring your picture		
identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
meeting with the trustee.		
All other names you	First a succession	First same
have used in the last	First name	First name
8 years	Middle name	Middle name
Include your married or	Middle Harie	Middle Harrie
maiden names.	Last name	Last name
	Last Harro	Last Harro
	First name	First name
	Middle name	Middle name
	Last name	Last name
. Only the last 4 digits		
of your Social	XXX - XX- 7880	XXX - XX-
Security number or federal Individual	OR	OR
Taxpayer	9 xx - xx-	9 xx - xx-
Identification number		
(ITIN)		

# Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 2 of 78

Debtor 1 Lanadia First Name	Smith  Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer Identification	I have not used any business names or EINs.	I have not used any business names or EINs.
Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	0107 C Protect Ave	If Debtor 2 lives at a different address:
	9107 S Paxton Ave Number Street	Number Street
	Chicago Illinois 60617	
	City State Zip Code	City State Zip Code
	Cook County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
<ol> <li>Why you are choosing this district</li> </ol>	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

# Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 3 of 78

De	ebtor 1 Lanadia		Smith		Case number (if kno	wn)	
	First Name	Middle Name	Last Name				
Pa	rt 2: Tell the Court Abo	ut Your Bankruptcy C	Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		description of each, see /10)). Also, go to the top of				ndividuals Filing for
8.	How you will pay the fee	more details about cashier's check, or may pay with a cree.  I need to pay the Individuals to Pay.  I request that my judge may, but is a the official poverty you choose this o	t how you may pay. Typ r money order. If your at edit card or check with a fee in installments. If your Filing Fee in Install fee be waived (You manot required to, waive you line that applies to you	ically, if you torney is so pre-printed ou choosed allments (O ay request pur fee, an ur family si	ou are paying the submitting your ed address. this option, sig fficial Form 103 this option only d may do so onl ze and you are u	e fee yourself, payment on your and attach the A).  If you are filing if your incorunable to pay the p	ice in your local court for you may pay with cash, our behalf, your attorney the Application for ang for Chapter 7. By law, a me is less than 150% of the fee in installments). If filling Fee Waived (Official
9.	Have you filed for bankruptcy within the last 8 years?	No.  ✓ Yes. District  District  District	thern District of Illinois	When When	1/14/2014 MM / DD / YYYY MM / DD / YYYY	Case number _ Case number _ Case number _	2014bk00977
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, Relationship to Case number,	you
11.	Do you rent your residence?	✓ No. Go t	lord obtained an eviction journal of the second of the sec			et You (Form 10	1A) and file it with

### Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 4 of 78

Smith Debtor 1 Lanadia Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? Ⅵ I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 5 of 78

Debtor 1 Lanadia Smith Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. The law requires that Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

### Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 6 of 78

Smith Debtor 1 Lanadia Case number (if known) First Name Middle Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded □ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$10,000,000,001-\$50 billion to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Lanadia Smith Signature of Debtor 1 Signature of Debtor 2 Executed on \_\_6/15/2018 Executed on MM / DD / YYYY MM / DD / YYYY

# Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 7 of 78

Debtor 1 Lanadia		Smith	Case number (if k	(nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12,	or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the Iso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	42(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an				ules filed with the petition is incorrect.
attorney, you do not	· ·	, ,		·
need to file this page.	/s/ Alexander Prebe		Date	6/15/2018
	Signature of Attorney f		MI	M / DD / YYYY
	,			
	Alexander Preber			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	NDLIO.		
	Street	ilue		
	Cliodi			
	Chicago		Illinois	60643
	City		State	Zip Code
	•			•
	Contact phone	3122374979	Email address	apreber@semradlaw.com
			_	
	Bar number		State	

#### Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 8 of 78

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Lanadia		Smith
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

1. Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00 \$32,300.00 \$32,300.00
1b. Copy line 62, Total personal property, from Schedule A/B	
1c. Copy line 63, Total of all property on Schedule A/B	\$32,300.00
	\$32,300.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	, anount you owe
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$43,493.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$21,654.00
Your total liabilities	\$65,147.00

# Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 9 of 78

Deb	tor 1 Lanadia		Smith	Case number (if known)	
Part	First Name  Answer These Qu	Middle Name uestions for Administrat	Last Name tive and Statistical Re	cords	
Tait	Allower These Q	acodono foi Administrati	ive and Otationour Ne		
6. <b>A</b>	re you filing for bankrup	tcy under Chapters 7, 11, o	r 13?		
	No. You have nothing	to report on this part of the fo	orm. Check this box and su	abmit this form to the court with your other so	chedules.
E	Yes.				
7. <b>W</b>	/hat kind of debt do you	have?			
[				red by an individual primarily for a personal, ical purposes. 28 U.S.C. § 159.	
		rimarily consumer debts. You	ou have nothing to report o	on this part of the form. Check this box and s	submit
		our Current Monthly Incom Form 122B Line 11; OR, Fo		monthly income from Official	\$1,770.67
9.	Copy the following spec	cial categories of claims fro	om Part 4, line 6 of Sched	dule E/F:	
	From Part 4 on Schedul	le E/F, copy the following:		Total claim	
	9a. Domestic support obl	ligations (Copy line 6a.)		\$0.00	
	9b. Taxes and certain oth	er debts you owe the govern	ment. (Copy line 6b.)	\$0.00	
	9c. Claims for death or pe	ersonal injury while you were	intoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy	line 6f.)		\$0.00	
	9e. Obligations arising ou priority claims. (Copy line	nt of a separation agreement of a.)	or divorce that you did not r	report as \$0.00	
		rofit-sharing plans, and other	similar debts. (Copy line 6)	\$0.00 h.)	

\$0.00

9g. **Total.** Add lines 9a through 9f.

### Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 10 of 78

Fill in this	informa	tion to identify your c	ase:						
Debtor 1	_	anadia			Smith				
Debtor 2	F	irst Name	Middle N	ame	Last Na	me			
(Spouse, if fi	ling) F	irst Name	Middle N	ame	Last Na	me			
United Sta	ates Banl	kruptcy Court for the:	Northern		District of Illin	nois			
Case num	nber _				(St	cate)			
Officia	al For	m 106A/B							Check if this is an amended filing
Sche	dule	A/B: Prope	rty						12/1
category v responsibl write your	where you le for su name a	ou think it fits best. E pplying correct infor and case number (if k	Be as complete a mation. If more s nown). Answer e	nd ad pace very	ccurate as possible is needed, attach question.	e. If two married peo a a separate sheet to	ople ar	n one category, list the re filing together, both a orm. On the top of any	are equally
		be Each Residenc	_						
1. Do you		to Part 2	fultable iliterest i	II all	y residence, build	ing, iand, or similar	proper	ty:	
	Yes. Wh	nere is the property?							
1.1	Street a	ddress, if available, or	other description	Wh	at is the property? Single-family home Duplex or multi-un			the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
					Condominium or communication or manufactured or m	cooperative		Current value of the entire property?	Current value of the portion you own?
	Numbe	r Street State	Zip Code		Land Investment propert Timeshare Other	у		Describe the nature of interest (such as fees the entireties, or a life	simple, tenancy by
				Wh		n the property? Che	ck	Check if this is co (see instructions)	ommunity property
						debtors and another u wish to add about n number:	this it	em, such as local	
If you	own or l	have more than one, li	st here:		, ,				
1.2	Street a	ddress, if available, or	other description	Wh	at is the property? Single-family home Duplex or multi-un Condominium or o Manufactured or m	it building cooperative		the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?
				H	Land	lobile nome			
	Numbe	r Street State	Zip Code		Investment propert Timeshare Other	y		Describe the nature of interest (such as fee state the entireties, or a life	simple, tenancy by
	City	Siale	Zip Code	one	o has an interest i b. Debtor 1 only Debtor 2 only Debtor 1 and Debtor At least one of the	debtors and another u wish to add about		(see instructions)	ommunity property

# Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 11 of 78

Debtor 1	Lanadia First Name	Middle Name	Smith Last Name	Case number	(if known)	
1.3 Stre	et address, if available, or ot		What is the property? Check all that  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
Nun City	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
			Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Other information you wish to add property identification number:	other	Check if this is co (see instructions)  such as local	mmunity property
	the dollar value of the po ve attached for Part 1. Wi	rtion you own for rite that number h	all of your entries from Part 1, includere.	uding any entrie	s for pages	
<b>Do you ow</b> you own t	hat someone else drives. If yours, trucks, tractors, sport ut	equitable interes you lease a vehicle,	t in any vehicles, whether they are also report it on Schedule G: Executo cycles	-	-	
3.1	s Make Model: Year:	Dodge Challenger 2010	Who has an interest in the proone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2010 Dodge Challenger	98000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community		Current value of the entire property? \$7900.00	Current value of the portion you own? \$7900.00
3.2	Make Model: Year:	Audi A7 2012	who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage:  Other information: 2012 Audi A7	74000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar	nd another	Current value of the entire property? \$20325.00	Current value of the portion you own? \$20325.00
			Check if this is community instructions)	property (see		

# Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 12 of 78

	Lanadia	Smith Case number	er (if known)	
	First Name N	Middle Name Last Name		
3.3	Make Model: Year: Approximate mileage: Other information:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amount of any secu	claims or exemptions. Put irred claims on Schedule D aims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D</i> aims Secured by Property. Current value of the portion you own?
		At least one of the debtors and another  Check if this is community property (see instructions)  ATVs and other recreational vehicles, other vehicles, and acceptable.		
<b>✓</b>	nples: Boats, trailers, motors, perso No Yes	onal watercraft, fishing vessels, snowmobiles, motorcycle accessor	ries	
4.1	Make Model: Year:	Who has an interest in the property? Check one.  Debtor 1 only		claims or exemptions. Purured claims on Schedule Daims Secured by Property.
	Approximate mileage:	Debtor 2 only	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)	entire property?	Current value of the portion you own?
4.2	Make Model: Year:	At least one of the debtors and another	Do not deduct secured the amount of any secu	Current value of the portion you own?  claims or exemptions. Pured claims on Schedule E
4.2	Make Model:	At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one.	Do not deduct secured the amount of any secu	Current value of the

#### Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 13 of 78

Debtor 1 Lanadia Smith Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Couch, Chair \$3500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music No Yes. Describe... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$350.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Costume Jewelry \$25.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$4075.00 for Part 3. Write that number here ......

### Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 14 of 78

Debtor 1 Lanadia Smith Case number (if known) First Name Middle Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: Bank of America \$0.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

# Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 15 of 78

Deb <sup>1</sup>	tor 1 Lanadia		Smith	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Government and corp Negotiable instruments Non-negotiable instrum  No				
	Yes. Give specific information about them	Issuer name:			
					· -
					· -
21.	Retirement or pension				
		RA, ERISA, Keogn, 401(k), 403(b)	, thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account				
	separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.	Examples: Agreements companies, or others	prepayments d deposits you have made so that with landlords, prepaid rent, public			
	✓ No		mondane.		
	Yes	Electric:	_		
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:	-		
23	Annuities (A contract for	or a periodic payment of money to	you either for life or fo	r a number of years)	
20.	No No	or a policulo paymont or money to	you, ourse for mo or to	a nambor of yours,	
	Yes	Issuer name and description:			
	<b>—</b>				
		-			

# Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 16 of 78

Debte	or 1 Lanadia	Mi dalla Massa	Smith	Case number (if known)	
0.4	First Name	Middle Name	Last Name		
24.		b)(1), 529A(b), and 529(b)(1).	a quaimed ABLE program, or und	ler a qualified state tuition program.	
	Ves	itution name and description. Sep	parately file the records of any interest	sts.11 U.S.C. § 521(c):	
25.	Trusts. equitable	or future interests in property	(other than anything listed in line	e 1), and rights or powers	
	exercisable for yo		, , ,	, ,	
	Yes. Describe.				
26.			and other intellectual property eds from royalties and licensing agre	eements	
	✓ No  Yes. Describe.	·· [			
27.		ses, and other general intangib permits, exclusive licenses, coop	oles perative association holdings, liquor	licenses, professional licenses	
	<b>✓</b> No				
	Yes. Describe.				
Mon	ey or property o	wed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ey or property o				portion you own? Do not deduct secured
					portion you own? Do not deduct secured
	Tax refunds owed  No Yes. Give speci	to you fic information		Federal:	portion you own? Do not deduct secured
	Tax refunds owed  No Yes. Give speciabout the you already	to you  fic information m, including whether dy filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed  No Yes. Give speciabout the you alread and the tax	to you fic information m, including whether			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed  No Yes. Give speciabout the you alread and the ta  Family support  Examples: Past due	fic information m, including whether dy filed the returns ax years	upport, child support, maintenance	State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give speciabout the you alread and the ta  Family support  Examples: Past due	fic information m, including whether dy filed the returns ax years or lump sum alimony, spousal s	upport, child support, maintenance	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give speciabout the you alread and the ta  Family support  Examples: Past due	fic information m, including whether dy filed the returns ax years	upport, child support, maintenance	State:  Local:  divorce settlement, property settlemen	portion you own?  Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give speciabout the you alread and the ta  Family support  Examples: Past due	fic information m, including whether dy filed the returns ax years or lump sum alimony, spousal s	upport, child support, maintenance	State: Local:  divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds owed  No Yes. Give speciabout the you alread and the ta  Family support  Examples: Past due	fic information m, including whether dy filed the returns ax years or lump sum alimony, spousal s	upport, child support, maintenance	State:  Local:  a, divorce settlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed  No Yes. Give speciabout the you alread and the ta  Family support Examples: Past due  No Yes. Give speci	fic information m, including whether dy filed the returns ax years  or lump sum alimony, spousal s fic information	upport, child support, maintenance	State: Local:  Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00
28.	Tax refunds owed  ✓ No  Yes. Give speciabout the you alread and the ta  Family support  Examples: Past due  ✓ No  Yes. Give special  Other amounts so Examples: Unpaid value	fic information m, including whether dy filed the returns ax years  or lump sum alimony, spousal s fic information	nts, disability benefits, sick pay, vac	State: Local:  Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed  ✓ No  Yes. Give speciabout the you alread and the ta  Family support  Examples: Past due  ✓ No  Yes. Give special  Other amounts so  Examples: Unpaid was Social Se	fic information m, including whether dy filed the returns ax years  or lump sum alimony, spousal s fic information	nts, disability benefits, sick pay, vac	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed  No Yes. Give speciabout the you alread and the ta  Family support  Examples: Past due  No Yes. Give special  Other amounts so  Examples: Unpaid was ocial Se	fic information m, including whether dy filed the returns ax years  or lump sum alimony, spousal s fic information	nts, disability benefits, sick pay, vac	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

# Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 17 of 78

Deb <sup>1</sup>	tor 1 Lanadia		Smith	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance po Examples: Health, disability		alth savings account (HSA); credit, h	nomeowner's, or renter's insurance	
	No Yes. Name the insuran of each policy and list		Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property of the first section of th	a living trust, expect		ey, or are currently entitled to receive	]
33.		•	you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
34.	Other contingent and un to set off claims  No Yes. Describe	liquidated claims of	every nature, including counter	claims of the debtor and rights	
35.	Any financial assets you  No Yes. Describe	did not already list			
36.		-	m Part 4, including any entries fo		
Part	5: Describe Any Busi	ness-Related Pro	pperty You Own or Have an I	nterest In. List any real estate in Pa	art 1.
37.	Do you own or have any law in the No. Go to Part 6.  Yes. Go to line 38.	egal or equitable in	terest in any business-related pr	operty?	Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or o	ommissions you alr	eady earned		or exemptions
	Yes. Describe				
39.	Office equipment, furnish Examples: Business-related		e, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, el	ectronic devices
	✓ No Yes. Describe				

# Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 18 of 78

Deb	tor 1 Lanadia	Smith	Case number (if known)	
	First Name Mic	dle Name Last Name		
40.	Machinery, fixtures, equipment, supp	lies you use in business, and tools of you	r trade	
	□ No			
	✓ No			
	Yes. Describe			
	·			
41.	Inventory			
	No No			
				1
	Yes. Describe			
40				
42.	Interests in partnerships or joint vent	ures		
	✓ No			
	Yes. Give specific	Name of entity:	% of ownership:	
	information about			
	them	-		<del></del>
				<del></del>
				<u> </u>
43. (	Customer lists, mailing lists, or other of	ompilations		
	No No			
		. :	0.0. \$ 101/414/0	
	Yes. Do your lists include personally	identifiable information (as defined in 11 U.	S.C. § 101(41A))?	
	□ No			
	<u> </u>			
	Yes. Describe			·
44.	Any business-related property you di	d not already list		
	<b>√</b> No			
	Yes. Give specific			<del></del>
	information			
				<u> </u>
45. A	add the dollar value of all of your entrie	s from Part 5, including any entries for p	ages you have attached	
	_			
<u> </u>				
Part		nmercial Fishing-Related Property `	You Own or Have an Interest In.	
	If you own or have an interest in farmla	nd, list it in Part 1.		
46.	Do you own or have any legal or equi	table interest in any farm- or commercia	I fishing-related property?	
				Current value of the
	No. Go to Part 7.			portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
				or exemptions
47.	Farm animals			
	railli allillais			
	Examples: Livestock, poultry, farm-raise	d fish		
	Examples: Livestock, poultry, farm-raise	d fish		
		d fish		
	Examples: Livestock, poultry, farm-raise	d fish		
	Examples: Livestock, poultry, farm-raise	d fish		

# Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 19 of 78

Debt	or 1 Lanadia	Middle Nove	Smith	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing or	harvested			
	<b>✓</b> No				
	Yes. Describe				
	-				
49.	Farm and fishing equipm	nent, implements, machinery, fi	xtures, and tools of trade		
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing supplie	es, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
	-				
51.	Any farm- and commerc	ial fishing-related property you	did not already list		
	<b>✓</b> No				
	Yes. Describe				
				_	
52. A	dd the dollar value of all	of your entries from Part 6, incl	uding any entries for pages	you have attached	
for Pa	irt 6. Write that number l	nere			
•				L	
Part 1	Describe All Prop	erty You Own or Have an In	terest in That You Did N	lot List Above	
53.		erty of any kind you did not alrea	ady list?		
	Examples: Season tickets,	country club membership			
	✓ No				
	Yes. Give specific				
	information				
54. A	dd the dollar value of all	of your entries from Part 7. Writ	e that number here	)	•
	_				
Part 8	List the Totals of B	Each Part of this Form			
	=			_	
55. <b>F</b>	art 1: Total real estate,	line 2			<del></del>
56 -	ort 2 total vahialas lina	E			
30. <b>F</b>	part 2 total vehicles, line	อ	\$28225.00		
57. <b>P</b>	art 3: Total personal and	household items, line 15	\$4075.00		
58. <b>P</b>	art 4: Total financial ass	ets, line 36			
50 <b>F</b>	ort E. Total business rol	atad proporty line 45			
59. F	Part 5: Total business-rel	ated property, line 45			
60. <b>F</b>	Part 6: Total farm- and fis	hing-related property, line 52			
61. <b>F</b>	Part 7: Total other proper	ty not listed, line 54			
62 <b>1</b>	otal nerconal property /	Add lines 56 through 61			
∪∠. <b>I</b>	otai personai property. F	au iii 65 50 tiii 0 u gii 0 1	\$32300.00	Copy personal property total	+ \$32300.00
				Copy personal property total	
					\$32300.00
63. <b>T</b>	otal of all property on Sc	hedule A/B. Add line 55 + line 62			

Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 20 of 78

Debtor 1	Lanadia		Smith	Case number (if known)
İ	First Name	Middle Name	Last Name	

#### Schedule A/B: Property. Additional page

Part 3: Describe Your Personal and Household Items							
Do you own or ha	ve any legal or equitable interest in any of the following items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.					
6.2. Household goo	ds and furnishings						
No							
Yes. Describe	Bed	\$200.00					

Official Form 106A/B Schedule A/B: Property page 11

#### Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 21 of 78

Debtor 1	Lanadia		Smith
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number (If known)		_	

#### Schedule C: The Property You Claim as Exempt

04/16

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Par	t 1: Identify the Property You Claim	as Exempt							
1.	3 - 7								
	You are claiming state and federal n	✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)								
2.	For any property you list on Schedule A/	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.							
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption					
		Copy the value from Schedule A/B							
	Brief description: Audi A7, 2012, 2012 Audi A7 Line from	\$20,325.00	\$0  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)					
	Schedule A/B: 03								
	Brief description: Couch, Chair	\$3,500.00	<b>☑</b> \$0	735 ILCS 5/12-1001(b)					
	Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit						
3.	✓ No	y 3 years after that for t	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?						

### Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 22 of 78

Debtor 1 Lanadia Smith Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$0.00 description:  $\checkmark$ \$0 Savings account, Bank 100% of fair market value, up to any of America applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(b) Brief \$25.00 description: **V** \$25.00 Misc. Costume Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) \$200.00 description:  $\overline{}$ \$200.00 Bed 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 735 ILCS 5/12-1001(a)

\$350.00

 $\checkmark$ 

\$350.00

100% of fair market value, up to any

applicable statutory limit

description:

Line from

Schedule A/B:

**Used Clothing** 

11

Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 23 of 78

Fill in	this information to identify your case	se:			
Debto	or 1 Lanadia	Smith			
Dobic	First Name	Middle Name Last Name			
Debto					
(Spous	e, if filing) First Name	Middle Name Last Name			
United	d States Bankruptcy Court for the:	Northern District of Illinois			
Case (If know	number vn)	(State)			
Off	icial Form 106D		_		Check if this is a amended filing
Scl	hedule D: Credito	ors Who Have Claims Secure	ed by Pror	ertv	12/1
Be as more s	complete and accurate as possib	le. If two married people are filing together, both are equ nal Page, fill it out, number the entries, and attach it to t	ally responsible for s	upplying correct info	rmation. If
	Do any creditors have claims se	ocured by your property?			
·· ·	-	it this form to the court with your other schedules. You have	e nothing else to ren	ort on this form	
ı I	Yes. Fill in all of the information	•	re not ing cise to rep	ort on this form.	
Part					
2.	List all secured claims. If a credit	or has more than one secured claim, list the creditor	Column A	Column B	Column C
		an one creditor has a particular claim, list the other creditors the claims in alphabetical order according to the creditor's	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1	GATEWAY 1	Describe the property that secures the claim:	\$20,612.00	\$20,325.00	\$287.00
	Creditor's Name 3818 E CORONADO	2012 Audi A7			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	ANAHEIM CA 92807	Unliquidated			
	City State ZIP Code	Disputed			
	Who owes the debt? Check one.  Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	✓ An agreement you made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)			
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt was 3/2016 incurred	Last 4 digits of account number9895			
2.2	CAPITAL ONE AUTO FINAN Creditor's Name	Describe the property that secures the claim:	\$15,277.00	\$7,900.00	\$7,377.00
	3901 DALLAS PKWY	2010 Dodge Challenger			
	Number Street	As of the date you file, the claim is: Check all that apply.  Contingent			
	DI 4110 TV 75000				
	PLANO TX 75093 City State ZIP Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only Debtor 1 and Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt was 3/2016 incurred	Last 4 digits of account number1001			
	Add the dollar value of y here:	our entries in Column A on this page. Write that number	\$35,889.00		

# Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 24 of 78

Debtor	1 Lanadia	Smith	Case n	iumber <i>(if known)</i>		
	First Name Mi	iddle Name Last Name				
Part	Additional Page  After listing any entries on the control of the c	his page, number them beginning w	ith 2.3, followed by	Column A  Amount of claim  Do not deduct the value of collateral.	Column B  Value of collateral that supports this claim	Column C Unsecured portion If any
	CCEPTANCE NOW Creditor's Name	Describe the property that secure	s the claim:	\$7,604.00	\$3,500.00	\$4,104.00
5	5501 Headquarters Dr	Couch, Chair				
	Number Street	As of the date you file, the claim is	: Check all that apply.	 •		
	ATTN: Acceptance Now Customer	Contingent				
<u> </u>	Service	☐ Unliquidated				
ь	Plano TX 75024	Unliquidated				
_	Sity State ZIP Code	Disputed				
	Who owes the debt? Check one.	Nature of lien. Check all that apply.				
_	✓ Debtor 1 only	An agreement you made (such a	s mortgage or secured	d		
	Debtor 2 only	car loan)	0 0			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, m	echanic's lien)			
	At least one of the debtors and	Judgment lien from a lawsuit				
Г	another  Check if this claim relates to	Other (including a right to offset)				
	a community debt Date debt was 8/2017	Last 4 digits of account number _	1600			
ir	ncurred					
	Add the dollar value of you here:	r entries in Column A on this page.	Write that number	\$7,604.00		
	If this is the last page of your write that number here:	our form, add the dollar value totals	from all pages.	\$43,493.00		
				L	J	

Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 25 of 78

HIII II	n this inforn	nation to identify your c	ase:					
Deb	tor 1	Lanadia First Name	Middle Name	Smith Last Name				
Deb	tor 2 use, if filing)	First Name	Middle Name	Last Name				
(орос	,,g/	i iist ivaille	Wilddle Name	Last Name				
Unit	ed States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case (If kno	e number own)							
Off	icial Fo	orm 106E/F				Che	eck if this is an	amended filing
Sc	hedu	le E/F: Cre	ditors Who	<b>Have Uns</b>	ecured Claims	3		12/15
other Form claim	r party to a 106A/B) a ns that are ntries in th n).	ny executory contracts nd on Schedule G: Exe listed in Schedule D: C le boxes on the left. At	s or unexpired leases that cutory Contracts and Und reditors Who Hold Claims	t could result in a cla expired Leases (Offic s Secured by Propert	aims and Part 2 for creditors w im. Also list executory contrac al Form 106G). Do not include /. If more space is needed, cop he top of any additional pages,	ts on <i>Sched</i> any creditor y the Part y	ule A/B: Prop rs with partia ou need, fill i	perty (Official ally secured t out, number
1.		editors have priority un io to Part 2.	secured claims against y	/ou?				
2.	listed, iden As much a Continuation	tify what type of claim it s possible, list the claims on Page of Part 1. If mor	is. If a claim has both priori	ty and nonpriority amo ding to the creditor's n particular claim, list the		both priority	y and nonprior	rity amounts.
						Total claim	Priority amount	Nonpriority amount

#### Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 26 of 78

Debtor 1 Lanadia Smith Case number (if known) First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **V** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 **CAPITALONE** \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5/2009 PO BOX 30253 Number Street As of the date you file, the claim is: Check all that apply. Contingent SALT LAKE CITY Utah 84130 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only  $\overline{\mathbf{v}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ Is the claim subject to offset? CreditCard **✓** No Yes City of Chicago - Parking and red Light Tickets 4.2 \$15,000.00 Last 4 digits of account number Nonpriority Creditor's Name Department of Revenue - PO Box 88292 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify Parking and Red Light Tickets Is the claim subject to offset? **V** No 4.3 Comcast \$750.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11621 E. Marginal Way # 5 Number As of the date you file, the claim is: Check all that apply. Bankruptcy Dept Contingent Unliquidated Seattle Washington 98168 City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Other Is the claim subject to offset? **✓** No

## Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 27 of 78

Debtor 1 Lanadia Smith Case number (if known)
First Name Middle Name Last Name

Part 2	After listing any entries on this page, number them beginning	•	Total claim		
4.4	ENHANCED RECOVERY CO L	with 4.5, followed by 4.5, and 35 forth.			
4.4	Nonpriority Creditor's Name	Last 4 digits of account number 2000	\$2,204.00		
	8014 BAYBERRY RD Number Street	When was the debt incurred? 2/2017			
	Number Steet	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	JACKSONVILLE Florida 32256	Unliquidated			
	City State Zip Code	Disputed			
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	At least one of the debtors and another				
	Check if this claim relates to a community debt	001 Collection; Collecting for			
	Is the claim subject to offset?	ORIGINAL CREDITOR: PEOPLE			
	✓ No	Other. Specify GAS LIGHT AND COKE COMP			
	Yes				
4.5	IL Tollway	Last 4 digits of account number	\$500.00		
	Nonpriority Creditor's Name	<u> </u>			
	2700 Ogden Ave Number Street	When was the debt incurred? 2/2017  As of the date you file, the claim is: Check all that apply.  □ Contingent □ Unliquidated □ Disputed  Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts □ O1 Collection; Collecting for ORIGINAL CREDITOR: PEOPLE Other. Specify GAS LIGHT AND COKE COMP  Last 4 digits of account number  \$500.00  When was the debt incurred?  n/a  As of the date you file, the claim is: Check all that apply. □ Contingent □ Unliquidated □ Disputed  Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts □ Other. Specify  Tollway Violations			
		Contingent			
	Downers Grove Illinois 60515	Unliquidated			
	City State Zip Code	Disputed			
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only				
	<u>'</u>				
	At least one of the debtors and another				
	Check if this claim relates to a community debt	✓ Other. Specify Tollway Violations			
	Is the claim subject to offset?	_			
	<u>✓</u> No				
	Yes				
4.6	Marquette Bank	— Last 4 digits of account number	\$1,400.00		
	Nonpriority Creditor's Name 6316 South Western Avenue				
	Number Street	<del></del>			
	ChicagoIllinois60636CityStateZip Code	_ 블 ˙			
	Who incurred the debt? Check one.				
	Debtor 1 only	··			
	Debtor 2 only	불			
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims			
	At least one of the debtors and another	debts			
	Check if this claim relates to a community debt Is the claim subject to offset?	Other. Specify Bank NSF Fees			
	No				
	Yes				

## Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 28 of 78

Debtor 1 Lanadia Smith Case number (if known) Last Name Last Name

Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page								
	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.								
4.7	Santander Consumer USA	- Last 4 digits of account number 1000	\$0.00						
	Nonpriority Creditor's Name P.O. Box 961245	When was the debt incurred? 3/2014							
	Number Street	As of the date you file, the claim is: Check all that apply.							
	Attn: Abel Marin	Contingent							
	Fort Worth Texas 76161	- Unliquidated							
	City State Zip Code								
	Who incurred the debt? Check one.  Debtor 1 only	☐ Disputed  Type of NONPRIORITY unsecured claim:							
	Debtor 2 only	<u></u>							
	Debtor 1 and Debtor 2 only	Student loans  Obligations arising out of a separation agreement or							
	At least one of the debtors and another	divorce that you did not report as priority claims							
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts							
	Is the claim subject to offset?	Other. Specify 073 Automobile							
	<b>✓</b> No	_							
	Yes								
4.8	SNCHNFIN	- Last 4 digits of account number 7SXN	\$200.00						
	Nonpriority Creditor's Name 2 TRANSAM PLAZA DR STE 300	When was the debt incurred? 7/2017							
	Number Street								
		As of the date you file, the claim is: Check all that apply.							
	OAK BROOK Illinois 60181	Contingent							
	TERRACE 10010	Unliquidated							
	City State Zip Code Disputed								
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:							
	Debtor 2 only	Student loans							
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims							
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar							
	Check if this claim relates to a community debt	debts  Collection; Collecting for							
	Is the claim subject to offset?	ORIGINAL CREDITOR: 04 CITY							
	<b>✓</b> No	Other. Specify OF BERWYN							
	Yes								
4.9	Sprint Corp.	Lost 4 digits of account number	\$700.00						
	Nonpriority Creditor's Name	- Last 4 digits of account number							
	PO Box 7949 Number Street	When was the debt incurred? n/a	\$200.00						
		As of the date you file, the claim is: Check all that apply.							
	Attn Bankruptcy Dept	- Contingent							
	Overland Park Kansas 66207	Unliquidated							
	City State Zip Code	Disputed							
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:							
	Debtor 2 only	Student loans							
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or							
	At least one of the debtors and another	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar							
	片	debts							
	Check if this claim relates to a community debt	Other. Specify Phone Bill							
	Is the claim subject to offset?								
	Yes								
	160								

#### Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 29 of 78

Debtor 1 Lanadia Smith Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Village of Bedford Park \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 6701 S Archer Ave Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Summit Argo 60501 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_ Parking Tickets Is the claim subject to offset? No ◪ Yes Village of Bridgeview \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 1053 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Mokena Illinois 60448 Disputed City State Zip Code Who incurred the debt? Check one Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Parking Tickets Is the claim subject to offset? **✓** No Yes Village of Oak Lawn 4.12 \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 9446 S Raymond Ave. Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Oak Lawn Illinois 60453 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No ☐ Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

Other. Specify

Parking Tickets

### Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 30 of 78

Debtor 1 Lanadia Smith Case number (if known) First Name Middle Name Last Name List Others to Be Notified About a Debt That You Already Listed Part 3: Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Peoples Gas On which entry in Part 1 or Part 2 did you list the original creditor? Name 200 E. Randolph Line 4.4 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured 60601 Chicago Illinois Last 4 digits of account number 2000 City State Zip Code HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? Name 111 W JACKSON BLVD S-400 Line 4.2 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured CHICAGO Illinois 60604 Last 4 digits of account number City State Zip Code IL Secretary of State On which entry in Part 1 or Part 2 did you list the original creditor? Name 2701 S. Dirksen Parkway Line 4.2 of (Check Part 1: Creditors with Priority Unsecured Claims

one):

Last 4 digits of account number

Part 2: Creditors with Nonpriority Unsecured

Street

Illinois

State

62723

Zip Code

Number

Springfield

City

## Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 31 of 78

Debtor 1 Lanadia Smith Case number (if known)

TIISLINA	ne middle Name Last Name			
Part 4: Add ti	ne Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	purpose
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.  6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	oor rotain / taa iiiiloo oa tiii oagir oar			
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$21,654.00	
	6i Total Add lines 6f through 6i	6i	\$21,654.00	

Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 32 of 78

Debtor 1	Lanadia		Smith	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				

#### Official Form 106G

#### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

### Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 33 of 78

		D(	cument rage	C 33 01 70
Fill in this in	formation to identify your	case:		
Debtor 1	Lanadia	Middle None	Smith	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing	g) First Name	Middle Name	Last Name	
United State	es Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case numb	er		(Grate)	
				Check if this is a amended filing
<u>Officia</u>	l Form 106H			
Schedi	ule H: Your Co	debtors		12/1
1. Do you  I N Y 2. Within	wer every question. have any codebtors? (If y 0 es	ou are filing a joint case, do	not list either spouse as a	? (Community property states and territories include Arizona, California,
✓ N	o. Go to line 3. es. Did your spouse, form			
		ty state or territory did yo	u live?	Fill in the name and current address of that person.
	Name of your spouse,	former spouse, or legal equ	ivalent	<del></del>
	Number Street			
	City	State	Zip Cod	ode
		_	-	if your spouse is filing with you. List the person shown in line 2 u have listed the creditor on Schedule D (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Official Form 106H Schedule H: Your Codebtors page 1

Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 34 of 78

			9 -				
Fill in this information to	identify your case:						
Debtor 1 Lanadia		Smith					
First Name	Middle Name	Last Na	me	— Che	eck if this is:		
Debtor 2							
(Spouse, if filing) First Name	Middle Name	Last Na	me		An amended filing		
United States Bankruptcy	Court for Northern	District of Illin	ois		A supplement showing post-petition chapt expenses as of the following date:		
the:		(Sta	ate)	,	expenses as of the following date.		
Case number (If known)				-   ;	MM / DD / YYYY		
Official Form 1	061						
Schedule I: Yo					1		
responsible for supplying information about your s	g correct information. If you a pouse. If you are separated a needed, attach a separate sh ver every question.	re married and not	l not filing jo e is not filing	intly, and you with you, do	and Debtor 2), both are equally r spouse is living with you, include not include information about your ional pages, write your name and ca		
		Debtor 1			Debtor 2		
<ol> <li>Fill in your employmen information.</li> </ol>	·						
If you have more than or	Employment status	<b>✓</b> Employ	ed		Employed		
attach a separate page w	ith	Not Em	ployed		Not Employed		
information about addition employers.	onal Occupation	— Coordinator			_		
Include part time, seasor		-			-		
self-employed work.		New Beginn	nings Recovery	Homes Inc.	-		
Occupation may include or homemaker, if it applie		817 W 51st Place Number Street			Number Street		
					-		
		Chicago	Illinois	60609	_		
		City	State	Zip Code	City State Zip Code		
	How long employed there?	3 years 5 m	onths				
Part 2: Give Details A	About Monthly Income						
Estimate monthly incon spouse unless you are sep	there?  About Monthly Income  ne as of the date you file this for parated.  buse have more than one employer	3 years 5 m	onths othing to repo	ort for any line, v	write \$0 in the space. Include your non-filin or that person on the lines below. If you ne		
more space, attach a sep	arate sheet to this form.		For	Debtor 1	For Debtor 2 or non-filing spouse		
	ages, salary, and commissions (be d monthly, calculate what the monthl		2.	\$2,106.00			
3. Estimate and list mo	nthly overtime pay.		3.	+ \$0.00	<u></u>		
4. Calculate gross inco	<b>me.</b> Add line 2 + line 3.		4.	\$2,106.00			

## Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 35 of 78

Deb	otor 1 <u>Lanadia</u> First Name		Smith Last Name		Case number (if			
	Filst Name	Widdle Name	Last Name		For Debtor 1	For Debtor 2 or non-filing spouse		
C	opy line 4 here		<b>→</b> 4		\$2,106.00		'	
	st all payroll deduction							
		Social Security deductions	5	a.	\$524.38			
5	b. Mandatory contribut	ions for retirement plans	5	b.	\$0.00			
5	c. Voluntary contribution	ons for retirement plans	5	c.	\$0.00			
5	d. Required repayments	s of retirement fund loans	5	d.	\$0.00			
5	e. Insurance		5	e.	\$0.00			
5	f. Domestic support obl	ligations	5	f.	\$0.00			
5	g. <b>Union dues</b>		5	g.	\$0.00			
5	h. Other deductions. Sp	pecify:	_ 5	h. +	\$0.00 +			
6. <b>A</b> ( +5h.		<b>ns.</b> Add lines 5a + 5b + 5c + 5d + 5e +5t	f + 5g 6	-	\$524.38			
7. <b>C</b> a	alculate total monthly t	ake-home pay. Subtract line 6 from line	÷ 4. 7	-	\$1,581.62			
8. <b>Li</b>	st all other income reg	ularly received:						
8	business, profession,							
		each property and business showing y and necessary business expenses, and						
	the total monthly net in	ncome.	8	a.	\$0.00			
8	b. Interest and dividend	ds	8	b.	\$0.00			
8	dependent regularly							
	divorce settlement, and	sal support, child support, maintenance, property settlement.		c.	\$0.00			
8	d. Unemployment comp	pensation	8	d.	\$0.00			
8	e. Social Security		8	e.	\$340.00			
8	Include cash assistance cash assistance that yo	sistance that you regularly receive e and the value (if known) of any non- ou receive, such as food stamps (benefits al Nutrition Assistance Program) or		f.	\$360.00			
8	g. Pension or retiremen			g.	\$0.00			
		ne. Specify: Est. Prorated Tax Refund		h. +	\$456.00 +			
	-	I lines 8a + 8b + 8c + 8d + 8e + 8f +8g +		г	\$1,156.00		]	
	Calculate monthly incon	ne. Add line 7 + line 9. or Debtor 1 and Debtor 2 or non-filing sp		0.	\$2,737.62	+	]   	\$2,737.62
lr fr	nclude contributions from iends or relatives.	contributions to the expenses that you an unmarried partner, members of your ats already included in lines 2-10 or amounts	household,	, your o	dependents, your roomi		I	
	specify:	-					11. +	\$0.00
_	-							
		ast column of line 10 to the amount in Summary of Schedules and Statistical Sui					12.	\$2,737.62
								Combined monthly income
13. <b>I</b>	<b>Do you expect an increa</b> ✓ No.	ase or decrease within the year after	you file this	s form'	,			
	Yes. Explain:							
L	Too. Explain.							

Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 36 of 78

		200	- age co er re	•		
Fill in this infor	mation to identify	y your case:				
Debtor 1	Lanadia		Smith			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng	
United States B		for the: Northern	District of Illinois (State)	A supplement s expenses as of		etition chapter 13 late:
Case number			(Giate)			
(If known)				MM / DD / YYY	<b>Y</b>	
Official	Form 10	<u>6J</u>				
Schedul	e J: Your	Expenses				12/1
information. If (if known). Ans  Part 1: Des  1. Is this a join  No. Go	more space is nower every quest cribe Your Ho nt case? to to line 2 to be Debtor 2 live	eeded, attach another sheet to the ion.  usehold  e in a separate household?	e are filing together, both are equally nis form. On the top of any additional new properties of the top of any additional new properties of the top of any additional new properties of the top of th	I pages, write your r		
2. Do you hav	e dependents?	No				
Do not list I Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age 8 years	Does depe with you?	ndent live
			Child	3 years	Yes. No. Yes.	
0. D					<b>Y</b>	
	penses include of people other	<b>✓</b> No				
than yourself an dependent	-	Yes				
D. 16	mata Var O	maina Manthh. C.m				
Part 2: Esti	mate Your On	going Monthly Expenses				
	of a date after th		s you are using this form as a supple upplemental Schedule J, check the	· ·	-	
		h non-cash government assistand luded it on Sc <i>hedule I: Your Incor</i>			,	Your expenses
	I or home owner or the ground or le		Include first mortgage payments and		4.	\$200.00
	luded in line 4:					
4a. Real e	state taxes				4a	\$0.00
4b. Prope	rty, homeowner's	, or renter's insurance			4b.	\$0.00
4c. Home	maintenance, rep	pair, and upkeep expenses			4c.	\$0.00

4d.

\$0.00

4d. Homeowner's association or condominium dues

## Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 37 of 78

Debtor 1 Lanadia Smith Case number (if known) Last Name Case number (if known)

I ilst Name ivilidie Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$100.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$90.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$700.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$182.00
10. Personal care products and services	10.	\$100.00
11. Medical and dental expenses	11.	\$50.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments	12.	\$350.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$240.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property	200	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00 \$0.00
20c. Property, homeowner's, or renter's insurance	20b	<del></del>
20d. Maintenance, repair, and upkeep expenses.	20c	\$0.00
20e. Homeowner's association or condominium dues	20d	\$0.00
253. Tomos a abbondator of contaminating adds	20e	\$0.00

# Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 38 of 78

Debtor 1	Lanadia			Smith	Case number (if known)		
	First Name		Middle Name	Last Name			
21. <b>Othe</b>	r. Specify:					21	\$0.00
	-	r monthly expen	ses.				\$2,012.00
22a. /	Add lines 4	4 through 21.				\$0.00	
		22 (monthly expe			\$2,012.00		
22c. /	Add line 2	2a and 22b. The r	result is your monthly exp	enses.		22.	
23.Calcu	ılate youı	r monthly net inc	come.				
23a. (	Copy line	12 (your combine	ed monthly income) from	Schedule I.		23a	\$2,737.62
23b.	Copy you	r monthly expense	es from line 22 above.			23b	\$2,012.00
			nses from your monthly i	ncome.			\$725.62
	The result	is your monthly r	net income.			23c	
24 Do v	ou expec	t an increase or	decrease in your expen	ses within the year after y	you file this form?		
-	-			-			
				oan within the year or do yo nodification to the terms of			
111011	igage payi	ment to increase c	or decrease because or a r	indunication to the terms of	your mongage:		
1	No						
<b>V</b>	res .						
ت							
		Explain here:	friend and contributes tov	yard rond and utility hills			
		Debtor lives with	mend and contributes tov	raid felid and dulity bills.			

### Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 39 of 78

Fill in this information to identify your case:							
Debtor 1	Lanadia		Smith				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number (If known)			(etato)				

#### Official Form 106Dec

### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	<b>✓</b> No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and						
×	/s/ Lanadia Smith	*						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 6/15/2018	Date						
	MM/DD/YYYY	MM/DD/YYYY						

Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 40 of 78

Fill in th	is infor	mation to identify y	our case:						
Debtor <sup>-</sup>	1	Lanadia First Name	Mid	dle Name	Smith Last Nan	ne			
Debtor 2 (Spouse, i		First Name	Mid	dle Name	Last Nam	ne.			
United S	States B	ankruptcy Court for			District of Illino				
Case nu	ımber			_	(Sta	te)			
Offic	cial	Form 107	,						Check if this is a amended filing
			- icial Affairs	s for Indi	ividuals	Filing fo	r Bankru	ptcy	04/10
informa	tion. I		eeded, attach a						upplying correct your name and case
Part 1:	Give	Details About Y	our Marital Sta	tus and Whe	re You Lived	Before			
1. W	/hat is	your current marit	al status?						
	_	ried married							
2. D	uring t	he last 3 years, ha	ve you lived anyw	here other tha	n where you li	ve now?			
	No Yes	. List all of the plac	ces you lived in the	e last 3 years. D	o not include	where you live	now.		
	Deb	tor 1:		Dates D there	ebtor 1 lived	Debtor 2:			Dates Debtor 2 lived there
						Same as	s Debtor 1		Same as Debtor 1
		7 S Kimbark nber Street		— From		Number Stre	eet		From
	Chic City	cago Illinoi: State	s 60636 Zip Code	 		City	State	Zip Code	
						Same a	s Debtor 1		Same as Debtor 1
	1942 S Ridgeway Number Street		From To		Number Street			From To	
	Chic City	cago Illinoi: State	s 60623 Zip Code			City	State	Zip Code	
	d territor	<i>ies</i> include Arizona,	you ever live with California, Idaho, L out Schedule H: Y	ouisiana, Nevad	da, New Mexico	, Puerto Rico, Te			ommunity property states

### Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 41 of 78

Debtor 1 Lanadia Smith Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and (before deductions and Check all that apply. exclusions) exclusions) Wages,  $\overline{\mathbf{A}}$ Wages, \$3163.21 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$26000.00 For last calendar year: commissions, commissions, (January 1 to December 31, 2017 bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$6000.00 For the calendar year before that: commissions, commissions, (January 1 to December 31, 2016 ) bonuses, tips bonuses, tips YYYY Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) \$1,020.00 Est. YTD SSI From January 1 of current year until Est. YTD LINK \$1,080.00 the date you filed for bankruptcy: Est. SSI \$3,600.00 For last calendar year: Est. LINK \$4,320.00 (January 1 to December 31, 2017 YYYY \$3,408.00 Est. SSI For the calendar year before that: Est. LINK \$4,320.00 (January 1 to December 31, 2016

### Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 42 of 78

Smith Debtor 1 Lanadia Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code

vendors
Other

# Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 43 of 78

r 1	Lanadia			Sn	nith	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsio orp igei	ders include your porations of which	relatives; a you are a or a busin	ny general partners n officer, director, l less you operate as	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider?  you are a general partner; g securities; and any managing c domestic support obligations,
<b>✓</b>	No						
	Yes. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name			-			
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	nin 1 year before der?	you filed	for bankruptcy, o	did you make an	y payments or trans	sfer any property o	n account of a debt that benefited an
Inclu	ude payments on	debts gua	ranteed or cosigne	ed by an insider.			
✓	No Vac List all para	a a meta e e e e e e e e e e e e e e e e e e	t banafitad an ina	:dau			
Ш	res. List ali payi	nents tha	t benefited an ins	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	
							Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

### Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 44 of 78

Smith Debtor 1 Lanadia Case number (if known) First Name Middle Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished.

City

State

Zip Code

Property was attached, seized, or levied.

# Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 45 of 78

Debt	or 1	Lanadia		Smith	Case number (if known	n)	
		First Name Middle Name		Last Name	<u> </u>	· -	
11.		thin 90 days before you filed for bankrupt counts or refuse to make a payment beca			bank or financial institution,	set off any amou	ints from your
		No Yes. Fill in the details.					
		7		Describe the action th	e creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street					
				Last 4 digits of account	number: XXXX-		
		City State Zip Coo	e				
12.		chin 1 year before you filed for bankruptc pointed receiver, a custodian, or another			possession of an assignee f	or the benefit of o	creditors, a court-
	<b>✓</b>	No					
		Yes					
Part	5:	List Certain Gifts and Contributions					
13.	Wi	ithin 2 years before you filed for bankrup	cy, did y	ou give any gifts with a	otal value of more than \$60	0 per person?	
	<b>✓</b>	No Yes. Fill in the details for each gift.					
		Gifts with a total value of more than \$6 per person	00	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave the Gift					
		Number Street					
		City State Zip Coo	e				
		Person's relationship to you					
		Person to Whom You Gave the Gift					
		Number Street					
		City State Zip Coo Person's relationship to you	e				

# Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 46 of 78

ebtor 1	Lanadia		Smith	Case number (if know	wn)	
	First Name	Middle Name	Last Name		•	
Wit	hin 2 years before you file	d for bankruptcy, did	l you give any gifts or contrib	utions with a total value	of more than \$600	to any charity?
<b>✓</b>	No					
Ш	Yes. Fill in the details for	each giπ or contributi	ion.			
	Gifts or contributions to	charities	Describe what you contr	ibuted	Date you	Value
	that total more than \$60	0			contributed	
	Charity's Name		_			
	Orianty 5 Name					
	•		-			
	N		_			
	Number Street					
	Otata	7:- O	_			
	City State	Zip Code				
t 6:	List Certain Losses					
Ο.	Eist Oci tain Eosses					
	Yes. Fill in the details.  Describe the property you how the loss occurred	ou lost and	Describe any insurance Include the amount that in	surance has paid. List	Date of your loss	Value of property lost
			pending insurance claims A/B: Property.	on line 33 of <i>Schedule</i>		
			772. Troperty.			
t <b>7</b> :	List Certain Payments	<b>.</b>				
	No Yes. Fill in the details.					
			Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
	Comrad Law Firm		Attament to East 500.00			¢500.00
	Semrad Law Firm Person Who Was Paid		Attorney's Fee - 500.00		3/12/2018	\$500.00
	11101 S. Western Avenue					
	Number Street		-			
	Nulliber Street					
			_			
	Chicago Illinois	60643				
	City State	Zip Code	-			
	,	,				
	Email or website address		-			
	- H"		-			
	Person Who Made the Pay	ment, if Not You				
	Person Who Was Paid		·			-
			_			
	Number Street					
			_			
			·			
	City State	Zip Code	-			
	Only State	Zip Code				
	Email or website address		-			
	Person Who Made the Pay					

# Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 47 of 78

Debtor	1 Lanadia		Smith Case	e number <i>(if known)</i>	
	First Name	Middle Name	Last Name		
he	elp you deal with your cre o not include any payment	editors or to make paym		f pay or transfer any property to	anyone who promised to
L	Yes. Fill in the details.				
			Description and value of any prope transferred	rty Date payment or transfer was made	Amount of payment
	Person Who Was Paid				
	Number Street				
	City State	e Zip Code			
	No Yes. Fill in the details.		Description and value of property transferred	Describe any property or payments received or debts in exchange	Date paid transfer was made
	Person Who Received T	ransfer			
	Number Street				
	City State Person's relationship to	'			
	Person Who Received T	ransfer			
	Number Street				
	City State Person's relationship to				
be	eneficiary? hese are often called asset-		d you transfer any property to a self-set	tled trust or similar device of wh	nich you are a
L	1 . co. 1 iii ii i die dotallo.		Description and value of the prop	erty transferred	Date transfer was made
	Name of trust				

#### Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 48 of 78

Smith Debtor 1 Lanadia Case number (if known) First Name Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

# Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 49 of 78

	Lanadia	Smith	Case number (if known)	
	First Name Middle Name	Last Name	<del></del>	
rt 9:	Identify Property You Hold or Cont	ol for Someone Else		
. Do	you hold or control any property that so	neone else owns? Include any pro	perty you borrowed from, are storing for, or hold i	n trust for
	meone.			
_				
✓	No			
	Yes. Fill in the details.			
	•	Where is the property?	Describe the contents	Value
		imere is the property:	Dodding the contents	Tuido
	Owner's Name	NumberStreet		
	owner o rame	Number Cuest		
	Number Street	_		
	Number direct			
		City State 2	Zip Code	
		Oity State 2	zip Gode	
	City State Zip Code	<del>_</del>		
t 10:	Give Details About Environmental	Information		
r the	purpose of Part 10, the following definitions	apply:		
_			an and the time of the second sections and the second sections and the second sections are second sections.	
	Environmental law means any federal, state, o			
	nazardous or toxic substances, wastes, or monduding statutes or regulations controlling the			
"	ricidaling statutes of regulations controlling the	e clearup of these substances, was	les, of material.	
<b>=</b> 5	Site means any location, facility, or property a	s defined under any environmental la	w, whether you now own, operate, or utilize it	
C	or used to own, operate, or utilize it, including	disposal sites.		
- /	Hazardous material means anything an enviro	nmental law defines as a hazardous	wasta hazardous substance	
	oxic substance, hazardous material, pollutan		waste, mazardous substance,	
	ionio debotarios, riazardo do material, ponetar.	, containing or online tollin		
port a	all notices, releases, and proceedings that you	know about, regardless of when the	ey occurred.	
u.	a any mayanamantal unit matified you that	ver may be liable or netentially li	iable under as in vialation of an environmental lev	•
Ha	s any governmental unit notined you that	you may be hable or potentially h	iable under or in violation of an environmental lav	
J	1 No			V?
Ě	No			v?
				v?
	Yes. Fill in the details.			v?
L		Governmental unit	Environmental law, if you know it	Date of
_		Governmental unit	Environmental law, if you know it	
L	Yes. Fill in the details.		Environmental law, if you know it	Date of
_		Governmental unit	Environmental law, if you know it	Date of
_	Yes. Fill in the details.  Name of site	Governmental unit	Environmental law, if you know it	Date of
L	Yes. Fill in the details.		Environmental law, if you know it	Date of
_	Yes. Fill in the details.  Name of site	Governmental unit  NumberStreet		Date of
L	Yes. Fill in the details.  Name of site	Governmental unit  NumberStreet	Environmental law, if you know it	Date of
_	Yes. Fill in the details.  Name of site  Number Street	Governmental unit  NumberStreet		Date of
_	Yes. Fill in the details.  Name of site	Governmental unit  NumberStreet		Date of
	Yes. Fill in the details.  Name of site  Number Street  City State Zip Code	Governmental unit  Number Street  City State Z	Zip Code	Date of
Ha	Yes. Fill in the details.  Name of site  Number Street	Governmental unit  Number Street  City State Z	Zip Code	Date of
Ha	Yes. Fill in the details.  Name of site  Number Street  City State Zip Code  ve you notified any governmental unit of	Governmental unit  Number Street  City State Z	Zip Code	Date of
Ha	Yes. Fill in the details.  Name of site  Number Street  City State Zip Code  ve you notified any governmental unit of	Governmental unit  Number Street  City State Z	Zip Code	Date of
Ha	Yes. Fill in the details.  Name of site  Number Street  City State Zip Code  ve you notified any governmental unit of	Governmental unit  Number Street  City State Z	Zip Code	Date of
Ha 🗸	Yes. Fill in the details.  Name of site  Number Street  City State Zip Code  ve you notified any governmental unit of	Governmental unit  Number Street  City State Z	Zip Code	Date of
Ha	Yes. Fill in the details.  Name of site  Number Street  City State Zip Code  ve you notified any governmental unit of	Governmental unit  NumberStreet  City State Z  any release of hazardous material	Zip Code	Date of notice
Ha	Yes. Fill in the details.  Name of site  Number Street  City State Zip Code  ve you notified any governmental unit of	Governmental unit  NumberStreet  City State Z  any release of hazardous material	Zip Code	Date of notice
Ha	Yes. Fill in the details.  Name of site  Number Street  City State Zip Code  ve you notified any governmental unit of	Governmental unit  NumberStreet  City State Z  any release of hazardous material	Zip Code	Date of notice
Ha 🗸	Yes. Fill in the details.  Name of site  Number Street  City State Zip Code  ve you notified any governmental unit of a light of the site	Governmental unit  NumberStreet  City State Z  any release of hazardous material  Governmental unit	Zip Code	Date of notice
Ha 🗸	Yes. Fill in the details.  Name of site  Number Street  City State Zip Code  ve you notified any governmental unit of a light of the site	Governmental unit  NumberStreet  City State Z  any release of hazardous material  Governmental unit	Zip Code	Date of notice
Ha 🗸	Yes. Fill in the details.  Name of site  Number Street  City State Zip Code  ve you notified any governmental unit of  No Yes. Fill in the details.	Governmental unit  NumberStreet  City State Z  any release of hazardous material  Governmental unit  Governmental unit	Zip Code	Date of notice
Ha 🗸	Yes. Fill in the details.  Name of site  Number Street  City State Zip Code  ve you notified any governmental unit of  No Yes. Fill in the details.	Governmental unit  NumberStreet  City State Z  any release of hazardous material  Governmental unit  Governmental unit  NumberStreet	Zip Code  ?  Environmental law, if you know it	Date of notice
. Ha	Yes. Fill in the details.  Name of site  Number Street  City State Zip Code  ve you notified any governmental unit of  No Yes. Fill in the details.	Governmental unit  NumberStreet  City State Z  any release of hazardous material  Governmental unit  Governmental unit  NumberStreet	Zip Code	Date of notice

# Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 50 of 78

Deb		Lanadia			Smith	Case	e number <i>(if</i>	known)		
		First Name	N	fiddle Name	Last Name					
26.	Have	e you been a party	y in any judici	al or administra	ative proceeding unde	er any environmen	tal law? In	clude settlement	s and order	s.
		No Yes. Fill in the det	ails.							
				C	Court or agency		Nature o	of the case		Status of the case
		Case title			Court Name					Pending
		Case number		<u> </u>	NumberStreet					On appeal
				ō	Dity State	Zip Code				Concluded
Pari	11:	Give Details Ab	oout Your Bu	usiness or Co	nnections to Any B	usiness				
27.	With	nin 4 years before	you filed for b	ankruptcy, did	you own a business o	r have any of the	following c	onnections to an	y business?	
				-	de, profession, or other	=	ull-time or p	oart-time		
		A member of A partner in a		iity company (LL	LC) or limited liability p	partnership (LLP)				
		An officer, die	rector, or mar		e of a corporation					
		An owner of a	at least 5% of	the voting or ec	quity securities of a co	rporation				
	<b>✓</b>	No. None of the a			details below for each	husings				
	Ш	1es. Offeck all life	ат арріу аром	and illi in the c		ture of the busine	SS	Employer Ident	ification nu	mber Do not
								include Social		
		Business Name			_			EIN:		
		Number Street			Name of accoun	tant or bookkeep	Dates business existed er			
		City	State	Zip Code				From	To	
					Describe the nat	ture of the busine	ss	Employer Ident include Social		
		Business Name			-			EIN:		
		Number Street			Name of accoun	tant or bookkeep	er	Dates business	existed	
		City	State	Zip Code	- Name of account	tant of bookkeep	e.	From	To	
					Describe the nat	ture of the busine	ss	Employer Ident	tification nu	mber Do not
								include Social		
		Business Name			_			EIN:		
		Number Street			Name of accoun	tant or bookkeep	er	Dates business	existed	
		City	State	Zip Code	_			From	_ To	

# Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 51 of 78

Deb	tor 1 Lanadia			Smith	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or	rs before you filed foother parties.	or bankruptcy, did yo	ou give a financial statemen	t to anyone about your business? Include all financial institutions,
				Date issued	
				MM/DD/YYYY	
	Name			IVIIVI/DD/TTT	
	Number	Street		_	
	City	State	Zip Code	_	
Pari	12: Sign Be	elow			
1	true and corre a bankruptcy o	ct. I understand tha case can result in fi	it making a false sta	tement, concealing propert or imprisonment for up to 20	nts, and I declare under penalty of perjury that the answers are y, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	×	/s/ Lanadia Sm	ith		<b>x</b>
		Signature of Debto	or 1		Signature of Debtor 2
		Date 6/15/2018			Date
I	✓ No Yes	additional pages to		Financial Affairs for Individu	uals Filing for Bankruptcy (Official Form 107)?
	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice,

# Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 52 of 78

			Document	Paye 52 01 76	
r 1 Lanadia			Smith	Case number (if known)	
First Name		Middle Name	Last Name		
Additiona	l Page				
ng the last 3 y	ears, have you	lived anywhere ot	ther than where you live no	ow?	
Debtor 1:			Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
				Same as Debtor 1	Same as Debtor 1
7230 S Art			From	N. arkey Olavet	From
Number S	treet		To	Number Street	To
Chicago City	Illinois State	Zip Code		City State Zip Code	<u> </u>
City	State	Zip Gode		Same as Debtor 1	Same as Debtor 1
				<b>—</b>	_
Number S	treet		From	Number Street	From
			То		To
City	State	Zip Code		City State Zip Code	
	Otato	<u> </u>		Same as Debtor 1	Same as Debtor 1
			_		
Number S	treet		From	Number Street	From
			То		To
City	State	Zip Code		City State Zip Code	<u></u>
				Same as Debtor 1	Same as Debtor 1
Number S	 treet		From	Number Street	From
			То		То
-					
City	State	Zip Code		City State Zip Code  Same as Debtor 1	Same as Debtor 1
					L came as bestor 1
Number S	treet		From	Number Street	From
-			То		To
City	State	Zip Code		City State Zip Code	
Oity	State	Zip Gode		Same as Debtor 1	Same as Debtor 1
			_	_	-
Number S	treet		From	Number Street	From
			To		To

City

State

Zip Code

City

State

Zip Code

Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 53 of 78

B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

	Northern Distri	ct of Illinois	
Lanadia Smith		Case No.	
Debtor			(If known)
		Chapter	Chapter 13
DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR
compensation paid to me within on	e year before the filing of the	petition in bankruptcy, or agreed to	be paid to me, for services
For legal services, I have agreed to	accept		\$4,000.00
Prior to the filing of this statement	I have received		\$500.00
Balance Due			\$3,500.00
. The source of the compensation pa	id to me was:		
Debtor	Other (specify)		
. The source of the compensation pa	id to me is:		
<b>✓</b> Debtor	Other (specify)		
I have not agreed to share the a members and associates of my	above-disclosed compensation law firm.	n with any other person unless the	y are
members or associates of my la	aw firm. A copy of the agreeme		
. In return for the above-disclosed fe	e, I have agreed to render lega	I service for all aspects of the bank	ruptcy case, including:
<ul> <li>a. Analysis of the debtor's fina bankruptcy;</li> </ul>	ancial situation, and rendering	advice to the debtor in determining	g whether to file a petition in
b. Preparation and filing of any	y petition, schedules, statemer	nts of affairs and plan which may b	pe required;
c. Representation of the debto	or at the meeting of creditors a	nd confirmation hearing, and any a	adjourned hearings thereof;
d. Representation of the debto	or in adversary proceedings an	d other contested bankruptcy mat	ters;
. By agreement with the debtor(s), th	e above-disclosed fee does no	ot include the following services:	
	CERTIFIC	ATION	
		nt or arrangement for payment to n	ne for representation of the
6/15/2018		/s/ Alexander Preber	
Date		Signature of Attorney	
		Commend Lavy Firms	
		Semrad Law Firm	
	Disclosure of  Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within on rendered or to be rendered on behalf or legal services, I have agreed to a Prior to the filing of this statement Balance Due  The source of the compensation paid Debtor  I have not agreed to share the above members and associates of my late the people sharing in the compensation paid the people sharing in the compensation of the debtor's final bankruptcy;  b. Preparation and filing of any c. Representation of the debtor d. Representation of the debtor. By agreement with the debtor(s), the light of the debtor	Disclosure of Compensation  Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certif compensation paid to me within one year before the filing of the rendered or to be rendered on behalf of the debtor(s) in contempl. For legal services, I have agreed to accept  Prior to the filing of this statement I have received  Balance Due  The source of the compensation paid to me was:  □ Debtor □ Other (specify)  The source of the compensation paid to me is:  □ Debtor □ Other (specify)  The source of the compensation paid to me is:  □ I have not agreed to share the above-disclosed compensation winembers and associates of my law firm.  □ I have agreed to share the above-disclosed compensation winembers or associates of my law firm. A copy of the agreement the people sharing in the compensation, is attached.  In return for the above-disclosed fee, I have agreed to render legal a. Analysis of the debtor's financial situation, and rendering bankruptcy;  b. Preparation and filing of any petition, schedules, statement c. Representation of the debtor at the meeting of creditors and d. Representation of the debtor in adversary proceedings and a By agreement with the debtor(s), the above-disclosed fee does not certify that the foregoing is a complete statement of any agreement tor(s) in this bankruptcy proceedings.  6/15/2018	Disclosure of compensation paid to me with the filing of the compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the For legal services, I have agreed to accept  Prior to the filing of this statement I have received  Balance Due  The source of the compensation paid to me was:  Debtor  Other (specify)  The source of the compensation paid to me is:  Debtor  Other (specify)  Thave not agreed to share the above-disclosed compensation with any other person unless the members and associates of my law firm.  I have agreed to share the above-disclosed compensation with a other person or persons who members or associates of my law firm. A copy of the agreement, together with a list of the ham the people sharing in the compensation, is attached.  In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bank a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determinin bankruptcy;  b. Preparation and filing of any petition, schedules, statements of affairs and plan which may to c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any of the debtor in adversary proceedings and other contested bankruptcy mat. By agreement with the debtor(s), the above-disclosed fee does not include the following services:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to notor(s) in this bankruptcy proceedings.

Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 54 of 78

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

#### Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 55 of 78

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

#### Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 56 of 78

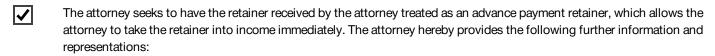
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$77.00 for expenses, leaving a balance due of \$3,887.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	6/15/2018	
Signed:	:	
/s/ Lana	adia Smith	
		/s/ Alexander Preber
Debtor(	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc">http://www.justice.gov/ust/eo/hapcpa/ccde/cc</a> approved.html

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
<a href="mailto:20AndDebtCounselors.aspx">20AndDebtCounselors.aspx</a>

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 63 of 78

#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Smith, Lanadia  Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIF	ICATION OF CREDITOR MAT	TRIX
Ti knowledge		ify that the attached list of creditors is tr	rue and correct to the best of their
Date:	6/15/2018	/s/ Smith, Lanad Smith, Lanadia	lia
		Signature of Deb	btor

GATEWAY 1 160 N. Riverview Drive, Suite 100 Corona, CA, 92880

CAPITAL ONE AUTO FINAN 3901 DALLAS PKWY PLANO, TX, 75093

ACCEPTANCE NOW 5501 Headquarters Dr ATTN: Acceptance Now Customer Service Plano, TX, 75024

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

SNCHNFIN 2 TRANSAM PLAZA DR STE 300 OAK BROOK TERRACE, IL, 60181

Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

CAPITALONE c/o Pollack & Rosen, P.C 1825 Barrett Lakes Blvd Suite 510 Kennesaw, GA, 30144

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

IL Secretary of State 2701 S. Dirksen Parkway Springfield, IL, 62723 IL Tollway PO Box 5544 Chicago, IL, 60608

Village of Oak Lawn 9446 S Raymond Ave. Oak Lawn, IL, 60453

Village of Bridgeview PO Box 1053 Mokena, IL, 60448

Village of Bedford Park PO Box 742503 Cincinnati, OH, 45274

Sprint Corp. PO Box 7949 Attn: Bankruptcy Dept. c/o Jake Rattmann Overland Park, KS, 66207

Marquette Bank 10000 W 151st St Orland Park, IL, 60462

Comcast p.o. box 196 Newark, NJ, 07101 6/15/2018

# Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 66 of 78

Debtor 1	Lanadia		Smith	Case number (if known)	
ACT W 1021114 - CAT - C - C - C - C - C - C - C - C - C -	First Name	Middle Name	Last Name		
16. Ca	alculate the median	family income that applies to you	. Follow these steps:		
16	a. Fill in the state in	which you live.	Illinois		
16	6b. Fill in the number	of people in your household.	3		
16	c. Fill in the median	family income for your state and siz	e of household		\$80,233.00
	To find a list of ap may also be avai	oplicable median income amounts, g lable at the bankruptcy clerk's office.	o online using the link sp	ecified in the separate instructions for this form. This lis	t
17. Ho	ow do the lines com	pare?			
17	a. Line 15b is le under 11 U.S	ess than or equal to line 16c. On the S.C. § 1325(b)(3). <b>Go to Part 3.</b> Do t	top of page 1 of this form NOT fill out Calculation of	n, check box 1, <i>Disposable income is not determined</i> f <i>Disposable Income</i> (Official Form 122C-2).	
17	1325(b)(3). (			ox 2, Disposable income is determined under 11 U.S.C. (Official Form 122C-2). On line 39 of that form, copy	§
Part 3:	Calculate Your	Commitment Period Under 1	1 U.S.C. §1325(b)(4)		
18. Co	opy your total avera	ge monthly income from line 11.	***************************************		\$1,770.67
19. <b>D</b> e	educt the marital ad mmitment period und	<b>justment if it applies.</b> If you are ma der 11 U.S.C. § 1325(b)(4) allows yo	arried, your spouse is no u to deduct part of your	filing with you, and you contend that calculating the spouse's income, copy the amount from line 13.	
19	a. If the marital adju	stment does not apply, fill in 0 on lin	e 19a.		-\$0.00
19	b. Subtract line 19	a from line 18.			\$1,770.67
20. Ca	alculate your curren	t monthly income for the year. Fo	llow these steps:		
20	a. Copy line 19b.				\$1,770.67
	Multiply by 12 (th	e number of months in a year).			x 12
20	b. The result is your	current monthly income for the year	for this part of the form.		\$21,248.04
20	c. Copy the median	family income for your state and siz	e of household from line	16c.	\$80,233.00
21. Ho	ow do the lines com	pare?			
⊡		an line 20c. Unless otherwise ordere d is 3 years. Go to Part 4.	ed by the court, on the to	o of page 1 of this form, check box 3, The	
	Line 20b is more the The commitment p	nan or equal to line 20c. Unless othe period is 5 years. Go to Part 4.	erwise ordered by the co	urt, on the top of page 1 of this form, check box 4,	
Part 4:	Sign Below				
	By signing here, I	declare under penalty of periury that	the information on this	tatement and in any attachments is true and correct.	
			AND THE PROPERTY OF THE PROPER	-/ (/ h	
	🗶 /s/ Lanadia	Smith	×	4 - 1	
	Signature of D	Debtor 1		ignature of Debtor 2	
	Date 6/15/20	118	F	ate	
	MM/DE	- C-C-C-C-C-C-C-C-C-C-C-C-C-C-C-C-C-C-C	) <b>L</b>	MM/DD/YYYY	
	If you checked 17s	a, do NOT fill out or file Form 122C-2	)		
				that form, copy your current monthly income from line 1	4 above.

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

# Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 67 of 78

Debtor 1 Lanadia First Name	Smit Middle Name Last	th Name	Case number (if known)	
District of Charles	estions for Reporting Purposes	ivame		
16. What kind of debts do you have?	16a. Are your debts primarily co "incurred by an individual pri No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily bu money for a business or inve No. Go to line 16c. Yes. Go to line 17.  16c. State the type of debts you of	imarily for a personal  siness debts? Busir  estment or through th	, family, or household p ness debts are debts that ne operation of the bus	purpose." at you incurred to obtain iness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	✓ No. I am not filing under Chapte  ✓ Yes. I am filing under Chapter 7. expenses are paid that fund  ✓ No.  ✓ Yes.  ✓ Yes.	Do you estimate that a	fter any exempt property istribute to unsecured cre	is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	<ul><li>✓ 1-49</li><li>✓ 50-99</li><li>✓ 100-199</li><li>✓ 200-999</li></ul>	1,000-5,000 5,001-10,000 10,001-25,00		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		Someoned .	Recover	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$\sqrt{\$50,001-\$100,000}\$ \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-8 \$10,000,001 \$50,000,001 \$100,000,00	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
. or you	I have examined this petition, and correct.  If I have chosen to file under Chap of title 11, United States Code. I u under Chapter 7.  If no attorney represents me and I out this document, I have obtained I request relief in accordance with I understand making a false staten connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 15	oter 7, I am aware that nderstand the relief a did not pay or agree d and read the notice the chapter of title 1 nent, concealing prope can result in fines y	I may proceed, if eligik available under each ch to pay someone who is required by 11 U.S.C. 1, United States Code, perty, or obtaining mon	ble, under Chapter 7, 11,12, or 13 hapter, and I choose to proceed is not an attorney to help me fill § 342(b).  specified in this petition.  hey or property by fraud in risonment for up to 20 years, or

### Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 68 of 78

Fill in this infor	mation to identify your c	ase:		T. W
Debtor 1	Lanadia		Smith	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(Glate)	_

#### Official Form 106Dec

Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below	
Did you pay or agree to	pay someone who is NOT an attorney to help you fill out bankruptcy forms?
<b>☑</b> No	
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury that they are true and c	y, I declare that have read the summary and schedules filed with this declaration and correct.
/s/ Lanadia Smith Signature of Debtor 1	Signature of Debtor 2
Date 3/12/2018 MM/DD/YYYY	Date MM/DD/YYYY

### Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 69 of 78

Deb	otor 1 Lanadia		Smith	Case number (if known)		
	First Name	Middle Name	Last Name			
28.	Within 2 years before you filed to creditors, or other parties.	or bankruptcy, did yo	ou give a financial state	ment to anyone about your business? Include all financial institutions,		
	✓ No ☐ Yes. Fill in the details below					
			Date issued			
	Name		MM/DD/YYYY	<u> </u>		
	Number Street		_			
	City State	Zip Code	_			
Pari	t 12: Sign Below					
1	I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
	/s/ Lanadia Sn Signature of Debt		130	Signature of Debtor 2		
	Date 3/12/2018			Date		
ı	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
[ [	☑ No ☐ Yes					
1	Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
ſ	<b>✓</b> No					
i	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).		

Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 70 of 78

#### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Smith, Lanadia  Debtor(s)	Case No.	
		Chapter. Chapter13	
	VERIFICA	TION OF CREDITOR MATRIX	
knowle	The above named Debtors hereby verify tldge.	nat the attached list of creditors is true and correct to the best of their	r
Date:	3/12/2018	/s/ Smith, Lanadia Smith, Lanadia Signature of Debtor	

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*: If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$77.00 for expenses, leaving a balance due of \$3,887.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 6/15/2018

Signed:

Debtor(s)

/s/ Lanadia Smith

/s/ Alexander Preber

Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Local Bankruptcy Form 23c

#### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

#### Dear Lanadia Smith,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the Firm may lower that amount that the Firm will receive each month and increase the

#### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. Your Chapter 13 plan payment will be \$725.00 at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$500.00.

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 5% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$533/mo.
- 3. **GATEWAY 1** will be paid \$20,612.00 at 7% APR at a fixed monthly payment of \$125.00/mo until Firm's Fees are paid.
  - a. Commencing with the June 2019 plan payment, GATEWAY 1 shall receive set payments in the amount of \$394.00 per month.
- 4. Acceptance Now will be paid \$7,604.00 at 4% APR at a fixed monthly payment of \$30.00/mo until Firm's Fees are paid.
  - a. Commencing with the June 2019 plan payment, Acceptance Now shall receive set payments in the amount of \$139.00 per month.
- 5. General Unsecured Creditors will be paid 10% pro-rata after all other creditors.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this

Case 18-17158 Doc 1 Filed 06/15/18 Entered 06/15/18 13:53:16 Desc Main Document Page 78 of 78

#### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Very Truly Yours,

THE SEMRAD LAW FIRM LLC

Alexander Preber

Accepted:

Lanádia Smith

Date: 06/15/2018